ILWU-PMA PENSION PLAN

Model Qualified Domestic Relations Orders

IMPORTANT DISCLAIMER

These model qualified domestic relations orders are provided as a convenience for ILWU-PMA Pension Plan ("Plan") participants and prospective alternate payees. The Plan does not endorse, certify or warrant these model orders, nor does it guarantee that the order will be approved by a court. These model orders may not contain all provisions appropriate for your situation, may not assign your Plan benefits in a manner consistent with your expectations or intent, and may not be consistent with the law of your state. You should consult an attorney before drafting any court order. You and/or your counsel are responsible for determining whether a model order complies with state law and is otherwise suitable for your situation.

There are two separate model orders attached:

1. **Pre-Retirement (Early Commencement Method):** This model is for use when the participant is not yet receiving a pension. It allows the alternate payee to begin receiving a benefit before the date that the participant begins receiving a benefit, subject to certain limitations and adjustments.

2. **Post-Retirement (Shared Payment Method):** This model is for use when the participant has retired and is already receiving a pension. Under this model, the alternate payee will receive a specified share of each monthly payment made to the participant.

There is no "best" way to divide a participant's benefit. ***You are not required to use the model orders, in part or in their entirety, and there may be other ways to divide a participant's benefit.*** You can obtain useful information about qualified domestic relations orders from the U.S. Department of Labor website:

https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/qdros

IMPORTANT: Even if you base your proposed qualified domestic relations order on these models, you are encouraged to submit a draft qualified domestic relations order to the Plan **BEFORE** submitting it to the Court for approval and sending the approved order to the Plan.

The Plan reserves the right to decide whether to approve all domestic relations orders, including orders based on these models. Please refer to the Statement of Procedure Under ILWU-PMA Pension Plan for Compliance with State Court Domestic Relations Decrees for additional information.

For questions, please call (415) 673-8500 or email pension@benefitplans.org.